

United States Bankruptcy Court

Western District of New York

0510935 K

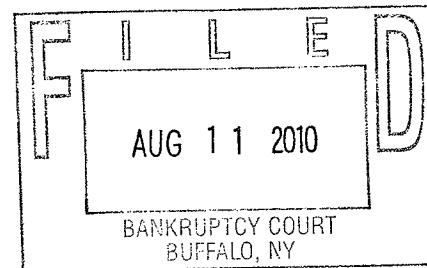
0510935

U.S. Bankruptcy Court
Olympic Towers
300 Pearl Street, Suite 250
Buffalo, NY 14202-2501

IN RE

KARYN A KRYTUS
42 STRASBOURG DR.

CHEEKTOWAGA, NY 14227
SSN or Tax I.D. XXX-XX-2273



CLAIM NO: -Court-A

U.S.

U.S. Bankruptcy Court
Olympic Towers
300 Pearl Street, Suite 250
Buffalo, NY 14202-2501

ORDER DISCHARGING DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN

The court finds that the Debtor filed a petition under Title 11, United States Code, on February 10, 2005, that the Debtor's plan has been confirmed, and that the Debtor has fulfilled all requirements under the plan.

It is ordered that:

1. Pursuant to 11 U.S.C. Section 1328(A), the Debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. Section 502, except any debt:

A. Provided for under 11 U.S.C. Section 1322(B)(5) and on which the last payment is due after the date on which the final payment under the plan was due;

B. In the nature of alimony to, maintenance for, or support of a spouse, former spouse, or child of the debtor in connection with a separation agreement, divorce decree or other order of a court of record, or property settlement agreement, as specified in 11 U.S.C. Section 523(A)(5);

C. For a student loan or educational benefit overpayment as specified in 11 U.S.C. Section 523(A)(8);

D. For a death or personal injury caused by the Debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. Section 523(A)(9), in a case commenced on or after November 15, 1990;

E. For restitution included in a sentence on the Debtor's conviction of a crime, in a case commenced on or after November 15, 1990; or

F. For a fine included in a sentence on the Debtor's conviction of a crime, in a case commenced on or after October 22, 1994.

2. Pursuant to 11 U.S.C. Section 1328(D), the Debtor is not discharged from any debt based on an allowed claim filed under 11 U.S.C. Section 1305(A)(2) if prior approval by the trustee of the Debtor's incurring such debt was practicable and was not obtained.

3. Notwithstanding the provisions of Title 11, United States Code, the Debtor is not discharged from any debt made non-dischargeable by 18 U.S.C. Section 3613(F), by certain provisions of Titles 10, 37, 38, 42 and 50 of the United States Code, or by any other applicable provisions of law.

4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

DATED: August 10, 2010 at Buffalo, NY

BY THE COURT

Michael J. Kaplan
Bankruptcy Judge

In the event of severe weather or other emergency situations, please call (716) 362-3200 (Buffalo) after 7:00am EST or visit www.nywb.uscourts.gov for updated court closing information.

CERTIFICATE OF MAILING

ASE: 0510935 TRUSTEE: 0U COURT: 142
 ASK: 08-09-2010.00464202.LSBDAC DATED: 08/10/2010

court	U.S. Bankruptcy Court 300 Pearl Street, Suite 250	Olympic Towers Buffalo, NY 14202-2501
trustee	Albert J. Mogavero 110 Pearl Street 6th Floor	The Dun Building Buffalo, NY 14202
debtor	KARYN A KRYTUS	42 STRASBOURG DR. CHEEKTOWAGA, NY 14227
39	000001 PAUL WALIER, ESQ.	1369 ABBOTT ROAD LACKAWANNA, NY 14218-0000
24	000027 ROSICKI, ROSICKI & ASSOC.	51 E. BETHPAGE ROAD PLAINVIEW, NY -1180
13	000006 MORTGAGE ELECTRONIC REGISTRATION SY 115 EILEEN WAY, P.O. BOX 9021	% CARUS & MANNIELLO, PC SYOSETT, NY 11791-9021
23	000026 CARUS & MANNIELLO, PC P.O. BOX 9021	115 EILEEN WAY SYOSSET, NY 11791-9021
33	000008 ERIE COMMUNITY COLLEGE S4041 SOUTHWESTERN BLVD	ACCOUNTS RECEIVABLE ORCHARD PARK, NY 14127
34	000009 ERIE COUNTY DEPT OF SOCIAL SVCS	95 FRANKLIN ST, ROOM 746 BUFFALO, NY 14202-0000
18	000020 SISTER'S OF CHARITY HOSPITAL BILLING DEPT./CASHIER'S OFFICE	2157 MAIN STREET BUFFALO, NY 14214-2692
19	000021 SISTER'S OF CHARITY HOSPITAL BILLING DEPT./CASHIER'S OFFICE	2157 MAIN STREET BUFFALO, NY 14214-2692
20	000022 SISTER'S OF CHARITY HOSPITAL BILLING DEPT./CASHIER'S OFFICE	2157 MAIN STREET BUFFALO, NY 14214-2692
15	000017 OUR LADY OF VICTORY HOSPITAL	55 MELROY LACKAWANNA, NY 14218-0000
10	000014 MERCY HOSPITAL OF BUFFALO	565 ABBOTT ROAD BUFFALO, NY 14220-0000
11	000015 MERCY HOSPITAL OF BUFFALO	565 ABBOTT ROAD BUFFALO, NY 14220-0000
21	000023 SOUTH BUFFALO MERCY HOSPITAL PO BOX 3133	565 ABBOTT ROAD BUFFALO, NY 14220-0000
31	000004 BENEFICIAL FINANCE	290 CENTER ROAD, STE 12 BUFFALO, NY 14224-1945
39	000024 KRYTUS, JOSPEH	1031 93RD ST. NIAGARA FALLS, NY 14304
36	000011 GMAC	PO BOX 22780 ROCHESTER, NY 14692
16	000018 QUEST DIAGNOSTICS	PO BOX 64477 BALTIMORE, MD 21264-4477
17	000019 QUEST DIAGNOSTICS	PO BOX 64477 BALTIMORE, MD 21264-4477
32	000007 CAPITAL ONE CUSTOMER SERVICE	P.O. BOX 85015 RICHMOND, VA 23285-5015
35	000010 FASHION BUG	PO BOX 84073 COLUMBUS, GA 31908-4073
12	000005 US BANK HOME MORTGAGE P.O. BOX 20005	4801 FREDERICA STREET OWENSBORO, KY 42304-0005
22	000025 US BANK HOME MORTGAGE	4801 FREDERICA STREET OWENSBORO, KY 42304-0005

CERTIFICATE OF MAILING

ASE: 0510935 TRUSTEE: 0U COURT: 142
ASK: 08-09-2010.00464202.LSBDAC DATED: 08/10/2010

Page 2 of 2

14 000016 ECMC

PO 75848, LOCK BOX 8682
ST. PAUL, MN 55175-0848

07 000012 GROWING FAMILY

4203 EARTH CITY EXPRESSWAY
EARTH CITY, MO 63045

08 000013 J.C. PENNEY COMPANY, INC.

P.O. BOX 65
DALLAS, TX 75221-0000

28 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 08/10/2010.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 08/10/2010 BY /S/EPIQ Systems, Inc.

Type of notice sent: Discharge After Completion

M - Indicates notice served via Certified Mail